



SELF-HELP GROUPS AND THE ROLE OF WOMEN IN HOUSEHOLD DECISION MAKING: CASES OF SC, OBC AND MIXED GROUPS'

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Abstract

The paper attempts to understand the role of women of self help groups (SHGs) of OBC, SC and Mixed membership in the household decision -making before joining the groups and ten years of after joining the groups. A sample of six self help groups belonging to OBC, SC and mixed group membership has been selected from three villages of Allahabad district of Uttar Pradesh. Data are collected through focus group discussions and interviews of members of SHGs. Analysis of data reveals that the role of women in making decisions like schooling of children specially for girls, family planning, casting votes, and decisions on moving alone to places located far from the village has increased after joining the group. It was also found that the SC women are participating more in household decision making in comparison to other groups. A trend of taking consensus decision making is emerging and domination of men in such decisions is slowly declining.

Keywords: Self-Help Groups, Family Decision-Making and Women Empowerment.

The concept of empowerment has been the subject of much intellectual discourse in the recent times to describe the process by which powerless and marginalized people organize collectively to gain greater access to public service and the benefits of economic growth. Empowerment is a multi-dimensional process that people gain control over their lives and in their society, by acting on issues that they define as important. Empowerment occurs in different spheres within social, psychological, economic spheres and at various levels, such as individual, group and community. In this paper efforts are made to understand the impact of participation of women in SHGs women in family decision-making such as sending their children specially girls to schools, family planning, casting votes, and decisions on moving alone to places located far from the village after and before joining the group in SC, OBC and mixing castes members of group. This study is based on primary data collected from interviews and focus group discussions. For the purposes of the assessing impact of the SHGs members, comparing on some issues of decision making in all six groups.

The studies related to empowerment define different dimensions of empowerment. Hashemi and Schuler (1993) identified six dimensions of empowerment based on activities women identified as important for their day-to-day functioning: 1. Sense of Self and Vision of the Future; 2. Mobility and Visibility; 3. Economic Security; 4. Decision Making Power in the Household; 5. Participation in Non-Family Groups; 6. Interact Effectively in the Public Sphere. They discuss these dimensions as interrelated, noting that a change in one dimension would likely affect other dimensions. Malhotra et al. (2003) provide considerable review of this debate. They explained many ways in which empowerment can be measured with six dimensions: economic, socio-cultural, familial-interpersonal, legal, political and psychological. Friedmann (1992) Kumar and Sreedhara (2004) discussed about kinds of empowerment. Fayyaz (2002) divided women's empowerment into three categories as economic, social and political. S.L.Sharma, (2002) argues that, There are two conceptions of empowerment: uni-

dimensional and multidimensional. Uni-dimensional conception of empowerment focuses on political empowerment. Crucial to the concept of political empowerment is the notion of power as command. There are at least three distinguishable usages of power as command: a) command over one's own body and actions; b) command over others' actions; and c) command over institutional resources such as decision-making bodies. Multi-dimensional includes social, economic, and psychological. Social empowerment connotes promotion of social capacities such as -health, education, freedom and opportunities for realizing one's potentialities, lack of discrimination against daughters, women access to social space, increased social prestige, increasing outside contacts and free geographical mobility, ability to solving the social issues, and decision-making within and outside of the family. Economic empowerment includes women's control over income, relative contribution to family support, access to and control on family resources like land, house etc. This will increase women's earning capacity, bargaining power, control over resources, and role in household economic decision-making, meeting the basic needs and altogether improving self-reliance, thereby reducing women's economic subordination. Psychological empowerment signifies confidence building, possession of a sense of efficacy and ability to overcome feeling of helplessness and debunking the value of gender discriminations. The definition of knowledge, self respect and other elements related to human beings may be culture specific. However, invariable of society the concepts of strong determination, assertive nature, motivation etc, revealed the psychological empowerment of the individual. The political empowerment indicators considered their basic political rights, role in decision making bodies of the state, leadership quality and ability to politicize their problems. Thus it could be said that empowerment can be observed at different dimensions and different levels. The paper tries to understand the social empowerment in terms of decision -making at family level such as schooling of children specially for girls schooling, family planning, casting votes, and decisions on



moving alone to places located far from the village after and before joining the group.

The reviews related to Self-Help Groups and women empowerment reveals the most recent approach to Empower women is the organizational approach adopted both by government and non government machinery. The organizational approach for empowering rural poor women was emphasized to increase the capacity of the poor and improved their social and economic status. Empowerment of women through SHGs would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. Self-Help Groups is the beginning of a major process of empowering women and to provide increased access to resources and control over factors contributing to women empowerment particularly in the area of education, skills, income generating activities and decision making power at different levels. The Self-Help Group to save and contribute to a common fund from which small loans are provided to the needy members in the group. These SHGs have become appropriate community based organizations that hold key for participatory development.

So this study takes six different casts self help groups for the comparing on some issues at family level. The present study would try to understand the process of empowerment in SHGs women before and after joining the group. The study is undertaken with some specific objectives.

To study the role of women in family decision making before and after joining the group in different castes group's women.; To assess the role of the SHGs in social empowerment of group's women.

Methodology

This study was conducted in three villages of Allahabad district of Uttar Pradesh. For the purpose of the study six sample Self-Help Groups were selected from different cast groups, promoted by block. In six SHGs two each SHG selected from three villages namely Rampur, Hathiganha and Tikri. The sample SHG categorized into three groups, OBC group, Scheduled Caste group and Mixed group. This study is based on primary data collected from interviews and focus group discussions. For the purpose of the assessing impact of the SHGs members, comparing on some issues of decision making such as decision on schooling of children, family planning, casting votes, and decision on moving alone to places located far from the village before and after joining the group in family level among the SHGs members in all three castes group.

Sample Characteristics

It is found that the OBC member's husbands are usually vegetable cultivator who produces vegetables in own fields

and there after go to the market for selling vegetables at every morning and return back in afternoon and rest of the time they spend in their houses. So all the major decisions like education of children especially girl's education, casting votes, family planning and going to outside decisions are affected by their husbands. OBC women work on their own field to provide assistance to their husbands and they do not work on other's field. They belong to traditional society, that's why they do not go outside lonely and usually decision on going outside are taken by their husbands. On the other side Scheduled Castes women's husband are manual labour who comes in city for seeking work and returned back in evening and SC women work on other's field for livelihood. Thus SC women have to take more decisions in absence of their husbands. While mixed groups are categorized into two types: one is mixed group of Patel (OBC) and Pasi, of middle aged women and second is old aged group which consists of- thakur, nayee, gaderia and chamar. In middle aged group, member's husbands are also manual labour and visit the city for employment. So, women of this group spend more time in domestic duties and sometimes they work in the fields for wages. On the other side some old aged group members husband engaged from petty shops like barber shop while some husbands engaged from agriculture. Old aged women do not work in other's field because of oldness. Mostly they are widowed so they depend on their son for saving credit in group.

Findings and Discussion

Schooling of children: The scheme of micro financing through Self Help Groups (SHGs) has transferred the real power in the hands of women. The changes on the decision making for schooling of boys and girls could be seen after becoming the member of group. Group's women are taking more decision on education of children after joining the group. Table -1 shows the decision on boys and girls education before and after joining the group. Which given below-

Table 1 - Family Member's Decision Regarding Schooling of Children

SC Group

Decision of Family Members	Before SHGs		After Two Years Of SHGs		After Ten Years Of SHG	
	Boys	Girls	Boys	Girls	Boys	Girls
Husband	11	12	09	09	04	05
Wife	05	04	08	07	12	10
Joint	02	02	02	02	04	5
Mother in law	02	02	01	02	00	0
Total	20	20	20	20	20	20

Source: from field

OBC Group

Decision of Family Members	Before SHGs		After Two Years Of SHGs		After Ten Years Of SHG	
	Boys	Girls	Boys	Girls	Boys	Girls
Husband	13	14	10	10	08	09
Wife	04	03	05	08	08	08
Joint	01	01	04	02	04	03
Mother in law	02	02	01	0	0	0
Total	20	20	20	20	20	20

Source: from field



Mixed groups

Decision of Family Members	Before SHGs		After Two Years Of SHGs		After Ten Years Of SHG	
	Boys	Girls	Boys	Girls	Boys	Girls
Husband	14	13	12	12	09	08
Wife	01	01	03	05	08	09
Joint	03	04	04	02	03	03
Mother in law	02	02	01	01	0	0
Total	20	20	20	20	20	20

Source: from field

Table-1 shows the involvement of SHGs women in decision making for education of children before and after joining the group. It is found that all the group women were less involved in decision making on education of children before joining the group. In OBC group, it was found that OBC women had little geographical mobility in the village because of the tradition before joining the SHGs. So, the social network was nominal in the village, consequently they had little knowledge about quality of education and also about better schooling for children. But when they joining the group they come out from the houses and interact with the other women of village. When they come in meetings they discuss with other members that in which school your children are studying? And which school is good for education of girls and boys? Then, they discuss with their husband on these issues. After the discussion with husbands, they decide that where their children should be admitted.

On the other side it is found that SC group women and mixed group women were not sending their girl child in school because of economic problems and unawareness and if admitted in school, they were dropped out from the school to get domestic assistance in the houses. But after becoming the member of group they come in meetings regularly and negotiate by other member about better education of children. Thus these processes enable them to make decision on these issues.

Family member's decision regarding casting votes: Human development report 1995 identifies the significance of active involvement of women in political decision-making for the empowerment. The field study revealed that Scheduled Caste women are taking more decision about casting votes compare with OBC and mixed groups.

Table 2 - Family Member's Decision Regarding Casting Votes

Human development report 1995 identifies the significance of active involvement of women in political decision-making for the empowerment. The field study revealed that Scheduled Caste women are taking more decision about casting votes compare with OBC and mixed groups.

SC Groups

Decision of Family Members	Before SHGs	After Two Years Of SHGs	After Ten Years Of SHG
Husband	13	07	03
Wife	01	07	10
Joint	04	04	05
Mother in law	02	02	02
Total	20	20	20

Source: from field

OBC Groups

Decision of Family Members	Before SHGs	After Two Years Of SHGs	After Ten Years Of SHG
Husband	15	09	04
Wife	02	06	07
Joint	01	03	07
Mother in law	02	02	02
Total	20	20	20

Source: from field

Mixed Groups

Decision of Family Members	Before SHGs	After Two Years Of SHGs	After Ten Years Of SHG
Husband	14	09	05
Wife	03	06	05
Joint	01	03	09
Mother in law	02	02	01
Total	20	20	20

Source: from field

It was found that, overall SHGs women were politically more aware and involvement in decision related casting voting has consequently increased than past. Table-2 shows that SC group women are taking more decision on casting votes than OBC and Mixed group women after joining the group. Here, important to understand, the process of empowerment that how group's women taking more decision on casting votes. It was found that SHGs women had little knowledge about legislative assembly and parliament election and they did not carry much importance of these elections, but after joining the group, they were giving importance and negotiated with husbands about these elections.

It was also found that, in panchayat election they had little knowledge that who were standing in local panchayat election and to whom they should vote. But after joining the group they interact with other women of the group and discuss about village problems like water supply, road construction, and electricity problem of village and also discuss about recent political activities like who are standing in election, what had been done for development in village by earlier elected person. After discussion in group, when they come back to home and again negotiate with their husband about own village problems and merit and demerit of standing candidates, after the long discussion with husbands about the existing problems of village, they take final decision to whom they should vote. So this process give them the capability to take decision that whom to vote. It is also found that SC women are more

involved in political decision making than OBC and Mixed group. OBC member's husbands are vegetable cultivator they spend more time at home as a result husbands are more involved in local politics So OBC group women are taking less decision on casting votes. On the other side Scheduled Caste member's husbands and mixed caste group



members husbands usually wage laborers, who come in the city for seeking work and return in night. So in the absence of their husbands and negotiation with other members, SC group's members and mixed group members take more decision on casting votes.

Table 3 - Family Member's Decision Regarding Family Planning

The women's role in household decision making was examined based on their involvement in decision making at household level. It is observed that the participation of women in the decision making on family planning is increasing after joining the group than past. Which given below-

SC Groups

Decision of Family Members	Before SHGs	After Two Years Of SHGs	After Ten Years Of SHG
Husband	12	06	04
Wife	02	07	11
Joint	03	04	04
Mother in law	03	03	01
Total	20	20	20

Source: from field

OBC Groups

Decision of Family Members	Before SHGs	After Two Years Of SHGs	After Ten Years Of SHG
Husband	07	05	02
Wife	02	05	09
Joint	02	06	08
Mother in law	09	04	01
Total	20	20	20

Source: from field

Mixed groups

Decision of Family Members	Before SHGs	After Two Years Of SHGs	After Ten Years Of SHG
Husband	07	05	02
Wife	02	05	09
Joint	02	06	08
Mother in law	09	04	01
Total	20	20	20

Source: from field

It is found that, when the women were not the member of group they were unconscious about their health. Their husbands and mostly mother in-law used to take decision on number of children, even number of son and gaps between two children. In rural areas there were limited hospitals and other health facilities and poor women have limited mobility so they can't go easily in hospital for terminated pregnancy because of economic problems and family interrupt both. But when the women are joining the group, they come in meeting and discuss about their health problems and solutions both. After that they discuss with their husbands about the hospital and give the references of those women who had gone hospital for their health problems and termination of pregnancy. After several discussions with husbands they decide to go hospital. In some time their husbands forbid for termination pregnancy

but women go to hospital with their neighbor in oppositions of husbands. So it could be said that the increased network of women able them to take decision on family planning.

Table 4 - Family member's decision regarding going to outsides

Membership of SHGs promotes women to make more interaction from outside world. Geographical mobility of group's women has been increased after joining the group. Thus increased geographical mobility has enhanced decision making capability of group's women to go to outside of the village. Increased capabilities on decision making is given below in table-4

SC Groups

Decision of Family Members	Before SHGs	After Two Years Of SHGs	After Ten Years Of SHG
Husband	09	05	03
Wife	05	09	12
Joint	02	02	03
Mother in law	04	04	02
Total	20	20	20

Source: from field

OBC Groups

Decision of Family Members	Before SHGs	After Two Years Of SHGs	After Ten Years Of SHG
Husband	10	09	05
Wife	01	04	09
Joint	02	02	04
Mother in law	07	05	02
Total	20	20	20

Source: from field

Mixed Groups

Decision of Family Members	Before SHGs	After Two Years Of SHGs	After Ten Years Of SHG
Husband	10	05	06
Wife	02	08	10
Joint	03	03	03
Mother in law	05	04	01
Total	20	20	20

Source: from field

It is found that SHGs women had little geographical mobility before joining the group, but after joining the group they come out from the houses for SHGs activities such as meetings, and block activities. A greater proportion of members reported visiting new places after joining the group. Here important to know that who were taking decision on going to outside before joining the group. It is found that OBC group women belong from traditional family where usually husbands or mother-in-law take decision on going to outside, but after joining the OBC women are more involved in such this decision (see table-4). On the other side SC and Mixed group women are more involved in decision on going to outside. It is found that SC group women and mixed group women had little movement within a village from home to field but they did not go to outside of the village because they were unknown from



outside world, but after joining the group they come in meeting and sharing our problems with other members and also have to go new places such as panchayat house, block, district rural development office, bank etc. because of SHGs. Thus increased network make them able to take decision on going to outside.

Conclusion

The present study on Self-Help Group women in Allahabad reveals that, in meaningful involvement of SHGs women in decision making in family, majority of the members said that the decision regarding education of children, family planning, casting votes and decision on moving alone to places has increased after joining the group. In present study it is seen that decision on education of children all group's women were sending their children specially girls to schools. Even they preferred English medium school for their children. In some cases OBC group women were choose the school for good education of their children. SC group women were taking girl's education, seriously and tried to give them good education and also went to school for submission of school fee. Its shows the awareness of group's women for education of children. The analysis also shows that the awareness of women about their health. It is found that all the group women were more conscious about their health after joining the group. All the women preferred small family size and went to hospital for terminated pregnancy in opposition of their husbands. Thus it shows that women taking more decision on family planning than past. Decision on casting votes, majority of the group women were participating more on casting votes decision. When they were not the member of group, it was totally on the hand of men but after joining the group their knowledge about political activities of village has increased and they were talking more with their husbands on this issue, consequently they were taking more decision after joining the group. The data shows the decision on going to outside, majority of the members were going alone of outside of the village for SHG related work. It was found that the network of the women was minimal before joining the group. But after joining the group interaction with other group women make them able to take decision on going to outside of the village.

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